

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ARLENE A. JENKINS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-70122 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 26, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/13/2012 and confirmed on 5/2/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		27,574.67
Less Refunds to Debtor	145.07	
TOTAL AMOUNT OF PLAN FUND		27,429.60

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,800.00	
Trustee Fee	1,084.22	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,884.22

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PLANET HOME LENDING LLC Acct: 7569	0.00	17,123.12	0.00	17,123.12
	UNITED CONSUMER FINANCIAL SERV Acct: 8707	444.86	444.86	0.00	444.86
	SANTANDER CONSUMER USA INC DBA I Acct: 7965	0.00	0.00	0.00	0.00
					17,567.98

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	ARLENE A. JENKINS Acct:	0.00	0.00	0.00	0.00
	ARLENE A. JENKINS Acct:	145.07	145.07	0.00	0.00
	MAZZEI AND ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	JASON MAZZEI ESQ Acct:	3,050.00	3,050.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX1-16	750.00	750.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXX DE	242.39	242.39	0.00	242.39
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXX DE	54.44	54.44	0.00	54.44
					296.83

Unsecured					
	ADVANTAGE CREDIT COUNSELING SVC Acct: XXX6193	0.00	0.00	0.00	0.00
	FIA CARD SERVICES** SCCSR BANK OF Acct: 5907	6,790.41	828.91	0.00	828.91
	BARCLAYS BANK DE++ Acct: 2249	168.16	168.16	0.00	168.16
	KEYSTONE RECOVERY PARTNERS LLC	1,169.40	142.75	0.00	142.75

12-70122 JAD

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6424				
	BARCLAYS BANK DE++	37.77	37.77	0.00	37.77
	Acct: 2056				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: XXX3519				
	BBNT/BB&T/SCSR 1ST VA BANK SW*	0.00	0.00	0.00	0.00
	Acct: XXX1101				
	CHADWICKS OF BOSTON++	0.00	0.00	0.00	0.00
	Acct: XXX3055				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX4459				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX1632				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX4014				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX1593				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX6368				
	CITIBANK NA(*)	0.00	0.00	0.00	0.00
	Acct: XXX3780				
	PRA RECEIVABLES MANAGEMENT LLC -	399.60	48.78	0.00	48.78
	Acct: 8669				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: XXX7401				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: XXX5301				
	DELL FINANCIAL SERVICES LLC	1,247.68	152.30	0.00	152.30
	Acct: 6002				
	DISCOVER BANK(*)	11,854.77	1,447.11	0.00	1,447.11
	Acct: 6948				
	EDDIE BAUER*	0.00	0.00	0.00	0.00
	Acct: XXX9836				
	PRA RECEIVABLES MANAGEMENT LLC -	1,124.86	137.31	0.00	137.31
	Acct: 7383				
	METABANK/FINGERHUT	0.00	0.00	0.00	0.00
	Acct: XXX4109				
	FORD MOTOR CREDIT CO(*)	0.00	0.00	0.00	0.00
	Acct: XXX9446				
	BENEFICIAL/HFC(*)	0.00	0.00	0.00	0.00
	Acct: XXX0149				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: XXX2839				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: XXX5287				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: XXX1000				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: XXX0642				
	GECC/ LOWE'S++	0.00	0.00	0.00	0.00
	Acct: XXX4090				
	DEPARTMENT STORES NATIONAL BANK	339.32	41.42	0.00	41.42
	Acct: 8262				
	FDS NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: XXX6230				
	MARRIOTT EMPLOYEES FCU	6,837.63	834.67	0.00	834.67
	Acct: 9302				
	MARRIOTT EMPLOYEES FCU	5,096.35	622.11	0.00	622.11
	Acct: 1532				
	MARRIOTT EMPLOYEES FCU	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX6000				
	NATIONAL CREDIT SOLUTIONS++	0.00	0.00	0.00	0.00
	Acct: XXX3125				
	GEMB / OLD NAVY++	0.00	0.00	0.00	0.00
	Acct: XXX2193				
	GEMB / OLD NAVY++	0.00	0.00	0.00	0.00
	Acct: XXX9857				
	SEVENTH AVENUE	0.00	0.00	0.00	0.00
	Acct: XXX2570				
	PRA RECEIVABLES MANAGEMENT LLC -	606.28	74.01	0.00	74.01
	Acct: 4876				
	THD/CBSD	0.00	0.00	0.00	0.00
	Acct: XXX3913				
	TRIDENT ASSET MGMT++	0.00	0.00	0.00	0.00
	Acct: XXX9754				
	VALLEY CREDIT SERVICE	0.00	0.00	0.00	0.00
	Acct: XXX0036				
	PRA RECEIVABLES MANAGEMENT LLC -	756.17	92.31	0.00	92.31
	Acct: 3762				
	WELLS FARGO FINANCIAL BANK++	0.00	0.00	0.00	0.00
	Acct: XXX2640				
	PRA RECEIVABLES MANAGEMENT LLC -	433.85	52.96	0.00	52.96
	Acct: 6455				
	GE CAPITAL RETAIL BANK	0.00	0.00	0.00	0.00
	Acct:				
					4,680.57

TOTAL PAID TO CREDITORS

22,545.38

TOTAL

CLAIMED 296.83

PRIORITY 444.86

SECURED 36,862.25

Date: 05/26/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ARLENE A. JENKINS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-70122 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 8

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Arlene A. Jenkins
DebtorCase No. 12-70122-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: msch
Form ID: pdf900Page 1 of 3
Total Noticed: 59

Date Rcvd: May 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2017.

db
13296323 +Arlene A. Jenkins, 118 Dirt Road, Artemas, PA 17211-8084
+Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Suite 400, Pittsburgh, PA 15203-2181

13296325 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)

13493797 Barclay, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410

13296327 +CCB Credit Services, P.O. Box 272, Springfield, IL 62705-0272

13296328 +Chadwicks of Boston, Po Box 182746, Columbus, OH 43218-2746

13296329 +Chase, 201 North Walnut Street, Wilmington, DE 19801-2920

13296331 +Chase, Po Box 15298, Wilmington, DE 19850-5298

13296330 +Chase, Po Box 24696, Columbus, OH 43224-0696

13296332 +Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298

13296333 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241

13296334 +Citi/Shell, Po Box 6497, Sioux Falls, SD 57117-6497

13296335 +Client Services, Inc., 3451 Harry S. Truman Boulevard, St. Charles, MO 63301-9816

13296336 Columbia House DVD Club, P.O. Box 91602, Indianapolis, IN 46291-0616

13296338 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, 1 Dell Way, Round Rock, TX 78682)

13327417 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

13296340 +Eddie Bauer, 995 West 122nd Avenue, Westminster, CO 80234-3417

13296341 +Exxon, Po Box 6497, Sioux Falls, SD 57117-6497

13296342 +Fingerhut/Metbank, Post Office Box 166, Newark, NJ 07101-0166

13296344 +Ford Credit, Po Box Box 542000, Omaha, NE 68154-8000

13296345 +HFC, Po Box 3425, Buffalo, NY 14240-3425

13296346 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

13296347 +Hsbc Bank, 6602 Convoy Court, San Diego, CA 92111-1009

13296350 +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999

13318841 +Marriott Employees FCU, 1 Marriott Drive, Washington, DC 20058-0001

13296353 +National Credit Solutions, Po Box 15779, Oklahoma City, OK 73155-5779

14112726 +Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342

13302222 SANTANDER CONSUMER USA, P.O. BOX 560284, DALLAS, TX 75356-0284

13296356 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244

13612533 Selene Finance, P.O. Box 71243, Philadelphia, PA 19176-6243

13296357 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364

13296358 +Shell, Po Box 6497, Sioux Falls, SD 57117-6497

13296359 +The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497

13296361 +United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194

13296364 +Washington County Hospital, 251 East Antietam Street, Hagerstown, MD 21740-5724

13296365 +Wells Fargo National Bank, Po Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 31 2017 01:00:33
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067

cr E-mail/PDF: rmscedi@recoverycorp.com May 31 2017 00:48:52
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13296326 E-mail/Text: bankruptcy@bbandt.com May 31 2017 00:44:36 BB&T, Po Box 1847, Wilson, NC 27894

13296337 +E-mail/Text: ccusa@ccuhome.com May 31 2017 00:44:13 Credit Collection, Po Box 873, Morgantown, WV 26507-0873

13296339 E-mail/Text: mrdiscen@discover.com May 31 2017 00:44:18 Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850

13320217 E-mail/Text: mrdiscen@discover.com May 31 2017 00:44:18 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

13425552 E-mail/Text: cashiering-administrationservices@flagstar.com May 31 2017 00:45:50
FLAGSTAR BANK, FSB, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, SUITE 200TROY, MI 48098

13296343 +E-mail/Text: cashiering-administrationservices@flagstar.com May 31 2017 00:45:50
Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639

13296348 E-mail/PDF: gecsedirecoverycorp.com May 31 2017 00:42:10 JCPenney, Po Box 984100, El Paso, TX 79998

13418974 +E-mail/Text: bncmail@w-legal.com May 31 2017 00:45:32
Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

13296349 E-mail/PDF: gecsedirecoverycorp.com May 31 2017 00:42:03 Lowes, Po Box 103065, Roswell, GA 30076

13296351 +Fax: 301-858-1852 May 31 2017 01:08:40 Marriott Employees FCU, c/o R.A. Rogers Inc., P.O. Box 3302, Crofton MD 21114-0302

13296352 +E-mail/Text: MVCIBL@VACATIONCLUB.COM May 31 2017 00:45:11 Marriott Employees FCU, 10400 Fernwood Road, Bethesda, MD 20817-1102

13296354 +E-mail/PDF: gecsedirecoverycorp.com May 31 2017 00:42:03 Old Navy, Po Box 981400, El Paso, TX 79998-1400

13377252 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 31 2017 01:06:31
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541

District/off: 0315-7

User: msch
Form ID: pdf900

Page 2 of 3
Total Noticed: 59

Date Rcvd: May 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14177591 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 31 2017 00:54:47
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13296355 +Fax: 301-858-1852 May 31 2017 01:08:40 R.A. Rogers, Inc., PO Box 3302,
Crofton, MD 21114-0302
13304748 E-mail/PDF: rmscedi@recoverycorp.com May 31 2017 00:48:52
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13425230 +E-mail/Text: bnc@bass-associates.com May 31 2017 00:44:13
United Consumer Financial Services, Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13296362 +E-mail/Text: bkprpt21@maxprofitsys.com May 31 2017 00:45:05 Valley Credit Service,
12907 Oak Hill Avenue, Hagerstown, MD 21742-2926
13415339 E-mail/Text: WFB.Bankruptcy@cabelas.com May 31 2017 00:46:08 WORLD'S FOREMOST BANK,
CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
13296363 +E-mail/PDF: gecsedirecoverycorp.com May 31 2017 00:42:10 Wal-Mart, Po Box 981400,
El Paso, TX 79998-1400
13296366 +E-mail/Text: WFB.Bankruptcy@cabelas.com May 31 2017 00:46:08 Worlds Foremost Bank,
4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Flagstar Bank, FSB
cr Planet Home Lending, LLC
cr Selene Finance, LP
13296322 Arlene A. Jenkins
13318812 Arlene A. Jenkins
cr* Barclay, 4161 Piedmont Parkway, NC4 105 03 14, GREENSBORO, NC 27410
cr* +Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
cr* +Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
13318813* +Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Suite 400,
Pittsburgh, PA 15203-2181
13318815* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
13311779* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102)
13318816* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847
(address filed with court: BB&T, Po Box 1847, Wilson, NC 27894)
13318814* +Bank of America, Po Box 1598, Norfolk, VA 23501-1598
13318817* +CCB Credit Services, P.O. Box 272, Springfield, IL 62705-0272
13318818* +Chadwicks of Boston, Po Box 182746, Columbus, OH 43218-2746
13318820* +Chase, Po Box 24696, Columbus, OH 43224-0696
13318821* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13318819* +Chase, 201 North Walnut Street, Wilmington, DE 19801-2920
13318822* +Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298
13318823* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13318824* +Citi/Shell, Po Box 6497, Sioux Falls, SD 57117-6497
13318825* +Client Services, Inc., 3451 Harry S. Truman Boulevard, St. Charles, MO 63301-9816
13318826* +Columbia House DVD Club, P.O. Box 91602, Indianapolis, IN 46291-0616
13318827* +Credit Collection, Po Box 873, Morgantown, WV 26507-0873
13318828* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, 1 Dell Way, Round Rock, TX 78682)
13357855* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13318829* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Services LLC, Po Box 15316,
Wilmington, DE 19850)
13318830* +Eddie Bauer, 995 West 122nd Avenue, Westminster, CO 80234-3417
13318831* +Exxon, Po Box 6497, Sioux Falls, SD 57117-6497
13318832* +Fingerhut/Metbank, Post Office Box 166, Newark, NJ 07101-0166
13318833* +Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
13318834* +Ford Credit, Po Box Box 542000, Omaha, NE 68154-8000
13318835* +HFC, Po Box 3425, Buffalo, NY 14240-3425
13318836* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13318837* +Hsbc Bank, 6602 Convoy Court, San Diego, CA 92111-1009
13318838* +JCPenney, Po Box 984100, El Paso, TX 79998
13318839* +Lowe's, Po Box 103065, Roswell, GA 30076
13318840* +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
13318842* +Marriott Employees FCU, 10400 Fernwood Road, Bethesda, MD 20817-1102
13318843* +National Credit Solutions, Po Box 15779, Oklahoma City, OK 73155-5779
13318845* +Old Navy, Po Box 981400, El Paso, TX 79998-1400
13318846* +R.A. Rogers, Inc., PO Box 3302, Crofton, MD 21114-0302
13318847* +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
13318848* +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
13318849* +Shell, Po Box 6497, Sioux Falls, SD 57117-6497
13318850* +The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497

District/off: 0315-7

User: msch
Form ID: pdf900

Page 3 of 3
Total Noticed: 59

Date Rcvd: May 30, 2017

***** BYPASSED RECIPIENTS (continued) *****
13318851* +Trident Asset Management, 5755 Northpoint Parkway, Alpharetta, GA 30022-1136
13318852* +United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194
13318853* +Valley Credit Service, 12907 Oak Hill Avenue, Hagerstown, MD 21742-2926
13318854* +Wal-Mart, Po Box 981400, El Paso, TX 79998-1400
13318855* +Washington County Hospital, 251 East Antietam Street, Hagerstown, MD 21740-5724
13318856* +Wells Fargo National Bank, Po Box 94498, Las Vegas, NV 89193-4498
13318857* +Worlds Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463
13296324 ##+Bank of America, Po Box 1598, Norfolk, VA 23501-1598
13318844 ##+Nationwide Credit, Inc., 1150 E. University Dr., First Floor, Tempe, AZ 85281-8674
13296360 ##+Trident Asset Management, 5755 Northpoint Parkway, Alpharetta, GA 30022-1136
TOTALS: 5, * 48, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 26, 2017 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor Selene Finance, LP debersole@hoflawgroup.com,
bbleming@hoflawgroup.com
James Warmbrodt on behalf of Creditor Planet Home Lending, LLC bkgroup@kmlawgroup.com
John Michael Kolesnik on behalf of Creditor Flagstar Bank, FSB pawb@fedphe.com,
fedphe@hotmail.com/amber.zinski@phelanhallinan.com
Joshua I. Goldman on behalf of Creditor Planet Home Lending, LLC bkgroup@kmlawgroup.com
Lauren Berschler Karl on behalf of Creditor Planet Home Lending, LLC. lkarl@kmlawgroup.com,
ddott@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Arlene A. Jenkins ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8